

Fill in this information to identify the case:

Debtor 1 Claudia Denise Yates

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of MI
(State)

Case number 16-47852-PJS

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the
Igloo Series III Trust

Court claim no. (if known):
13

Last 4 digits of any number you use to identify the debtor's account:

7 6 4 1

Property address: c/o BSI Financial Services

Number Street

1425 Greenway Drive Ste 400

Irving MI 4350
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12/1/2020
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Panayiotis D. Marselis Date 11 / 6 / 2020
Signature

Print Panayiotis D. Marselis Title Creditor's Attorney
First Name Middle Name Last Name

Company Hladik, Onorato & Federman, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 3290 W. Big Beaver Rd., Ste118
Number Street

Troy MI 48084
City State ZIP Code

Contact phone (248) 362 - 3600

Email pmarselis@hoflawgroup.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN (DETROIT)**

In re:

Claudia Denise Yates,

Debtor.

Chapter 13

Case No.: 16-47852-pjs

Hon. Phillip J. Shefferly

PROOF OF SERVICE

Panayiotis D. Marselis says that on November 9, 2020, I served a copy of the Response to the Notice of Final Cure Payment upon the following parties either electronically, or by depositing in the U.S. Mail, postage prepaid:

Krispen S. Carroll
719 Griswold
Suite 1100
Detroit, MI 48226
(via CM/ECF Notification)

Urenia Ricks
Ricks and Associates, PLLC
5600 West Maple Rd., A-180
West Bloomfield, MI 48322 (via CM/ECF
Notification)

Claudia Denise Yates
36625 Deerhurst N
Westland, MI 48185
(via Regular First Class Mail)

/s/ Panayiotis D. Marselis
Panayiotis D. Marselis P66572
3290 W. Big Beaver, Ste. 117
Troy, MI 48084
(248) 362-2600
pmarselis@hoflawgroup.com